

STATE OF MISSISSIPPI § STATE MS. - DESOTO CO.
 COUNTY OF DESOTO MAY 13 8 40 AM '04 Jennifer L. Ward and Steve B. Ward
 FLO 8011096917

472 PG 86
 CH. CLK.
SUBSTITUTED TRUSTEES DEED

WHEREAS, on November 17, 2000, Jennifer L. Ward and husband, Steve B. Ward, executed a Deed of Trust to Kathryn L. Harris, Trustee for the benefit of Community Mortgage Corporation, which Deed of Trust is filed for record in Book 1268 at Page 7 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to Mortgage Electronic Registration Systems, Inc., by instrument dated November 17, 2000 and recorded in Book 1414 at Page 116 and by separate instrument dated March 31, 2004 and recorded in Book 1960 at Page 71 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Mortgage Electronic Registration Systems, Inc., appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated March 31, 2004, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1960 at Page 73 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by Mortgage Electronic Registration Systems, Inc., to foreclose under the terms of said Deed of Trust, I did on May 7, 2004, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East front door of the County Courthouse of DeSoto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

Lot 658, Section "C", Revised, Southaven Subdivision, in Section 23, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 2, Pages 19-22, in the office of the Chancery Clerk of DeSoto County, Mississippi

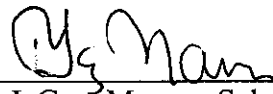
Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place

and terms of said sale, together with a description of the property to be sold, was given by publication in the DeSoto County Times, a newspaper published in DeSoto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on April 16, 23, 30, 2004, (a certified copy of which is attached hereto), and a notice identical to the published notice was posted on the bulletin board at the East front door of the County Courthouse of DeSoto County, Hernando, Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect, a good and lawful sale.

At said Sale, Mortgage Electronic Registration Systems, Inc., bid for said property in the amount of \$79,639.86, which being the highest and best bid, the same was then and there struck off to Mortgage Electronic Registration Systems, Inc., and it was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto Mortgage Electronic Registration Systems, Inc., the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

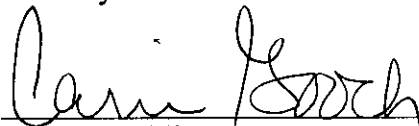
WITNESS MY SIGNATURE, on May 7, 2004.



J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

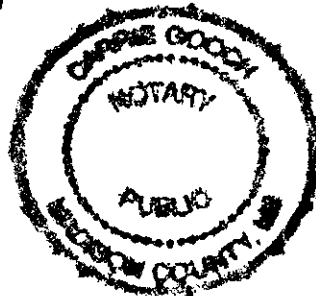
Personally appeared before me, the undersigned authority in and for said county and state, on May 7, 2004, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.



Notary Public

My commission expires:

Notary Public State of Mississippi At Large
My Commission Expires: February 21, 2008
Bonded Thru Heiden, Brooks & Garland, Inc.



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
601-981-9299
S&M #03-1019

GRANTEE'S ADDRESS:

Washington Mutual Bank, FA
P. O. Box 1169
Milwaukee, WI 53201-1169
414-359-9300

PREPARED BY:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299

INDEX: LOT 658, SECTION "C", REVISED, SOUTHAVEN SUBDIVISION, SEC. 23,
T1S,R8W, DESOTO COUNTY, MS



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 17, 2000, Jennifer L. Ward and husband, Steve B. Ward, executed a certain deed of trust to Kathryn L. Harris, Trustee for the benefit of Community Mortgage Corporation, which deed is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1288 at Page 7; and

WHEREAS, said Deed of Trust was subsequently assigned to Mortgage Electronic Registration Systems, Inc., by instrument dated November 17, 2000 and recorded in Book 1414 at Page 116 and by separate instrument dated March 31, 2004 and recorded in Book 1960 at Page 71 of the aforesaid Chancery Clerk's office; and

WHEREAS, Mortgage Electronic Registration Systems, Inc., has heretofore substituted J. Gary Massey as Trustee by instrument dated March 31, 2004 and recorded in the aforesaid Chancery Clerk's Office in Book 1960 at Page 73; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Mortgage Electronic Registration Systems, Inc., the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on May 7, 2004 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East front door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 658, Section "C", Revised, Southaven Subdivision, in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 2, Pages 19-22, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Volume No. 109 on the 16 day of April, 2004

Volume No. 109 on the 23 day of April, 2004

Volume No. 109 on the 30 day of April, 2004

Volume No. _____ on the _____ day of _____, 2004

Volume No. _____ on the _____ day of _____, 2004

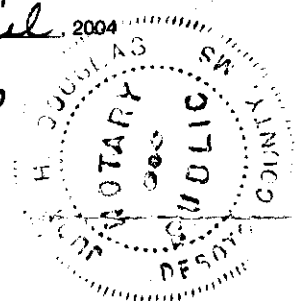
Lisa Fuller

Sworn to and subscribed before me, this 30 day of April, 2004

BY

Judy H. Deugas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2005
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



A. Single first insertion of 410 words @ .12 \$ 49.20

B. 2 subsequent insertions of 820 words @ .10 \$ 82.00

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 134.20

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 14th day of April, 2004.

J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 961-8298
Publication Dates:
April 16, 23, 30, 2004

On the Square- Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229